



about our services and costs

eMortgages
3 Ryngwell Close
Brixworth
Northamptonshire
NN6 9XG

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for non-investment and general insurance contracts
- We offer products from a limited number of insurers for non-investment and general insurance contracts
Ask us for a list of these insurers if you require one

Mortgages

- We offer mortgages from the whole market

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for non-investment or general insurance contracts
- You will not receive advice or a recommendation from us for non-investment or general insurance contracts. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Mortgages

- We will advise and make a recommendation for you on mortgages after we have assessed your needs
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

Insurance

A fee of £ for non-investment and general insurance contracts

No fee for non-investment and general insurance contracts.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy

Mortgages

No fee. We will be paid by commission from the lender

A fee of £250 payable upfront when you apply for a mortgage and up to a maximum of 1.5% of the loan amount on completion. We will also be paid commission from the lender.

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

No refund

5. Who regulates us?

'eMortgages' is a trading name of Wyse Services Limited which is authorised and regulated by the Financial Services Authority. Wyse Services Limited FSA registration number is 492460.

Wyse Services Limited permitted business is advising on and/or arranging non-investment insurance contracts and regulated mortgage contracts.

Wyse Services Limited is responsible for your consultants activities in advising on and/or arranging non-investment insurance contracts and regulated mortgage contracts.

You can check this on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

....in writing: Write to The Compliance Officer, Wyse Services Ltd, 19 Newbolt Close, Newport Pagnell, Bucks, MK16 8ND.

....by phone: Telephone 01908 613771.

If you cannot settle your complaint with us, you may be entitled to refer the matter to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance – Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Mortgages – Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.